

Notice of Allowability

Application No.

09/901,078

Examiner

Hani Kazimi

Applicant(s)

SIEGEL ET AL.

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/23/07.
2. ☒ The allowed claim(s) is/are 39,42-47,49-58,61-66 and 68-76.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with George Wang, Registration No. 58,637 on 07 January 2008.

2. Claims 39, 42-47, 49-58, 61-66, and 68-76 are allowed

The application has been amended as follows:

1-38. (cancelled)

39. (currently amended) A computerized method for tracking accounts managed by an account agent or agents, the method comprising:

- a) receiving a baseline status of an account from an account database;
- b) retrieving an updated status of the account from an account database after a predetermined period;
- c) comparing the baseline status to the updated status, wherein the comparing operation is performed using a processor;

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d) generating an account metric based on the step (c) of comparing the baseline status to the updated status, the account metric including a weighting according to at least a change in level of delinquency of the account, wherein the generating operation is performed using the processor; and

wherein the step (d) of generating an account metric comprises a step f(e) of multiplying an account balance by the change in level of delinquency of the account;

wherein the change in level of delinquency of the account comprises monthly buckets designating a number of months behind current for the account;
and

ef) assigning a score to the account agent or agents based on the account metric,

wherein the assigning operation is performed using the processor and wherein the score is used to evaluate the account agent or agents

40. (cancelled)

41. (cancelled)

42. (previously presented) The method of claim 39, wherein the step (d) of generating an account metric comprises a step f) of multiplying an account balance by a risk rating.

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43. (previously presented) The method of claim 39, wherein the step (d) of generating an account metric comprises a step f) of multiplying an account balance by an outcome rating.

44. (previously presented) The method of claim 39, wherein the account comprises a financial account.

45. (previously presented) The method of claim 44, wherein the financial account comprises a credit account.

46. (previously presented) The method in claim 45, wherein the credit account comprises a revolving credit account.

47. (previously presented) The method in claim 44, wherein the credit account comprises a mortgage account.

48. (cancelled)

49. (previously presented) The method in claim 39, further comprising a step f) of aggregating the account metric for each of a plurality of accounts to generate an aggregate metric, wherein the aggregating operation is performed using the processor.

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50. (previously presented) The method in step 49, wherein the aggregate metric is stored in a database.

51. (previously presented) The method of step 50, wherein the database is interrogatable to generate reports.

52. (previously presented) The method of claim 51, further comprising a step g) of accessing the database and an organizational database through a network interface to generate the reports.

53. (previously presented) The method of claim 52, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.

54. (previously presented) The method of claim 39, wherein the predetermined period comprises a period less than a statement period for the account.

55. (previously presented) The method of claim 54, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

56. (previously presented) The method of claim 39, further comprising a step f) of presenting a network interface to view the account metric.

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57. (previously presented) The method of claim 56, wherein the network interface comprises a Web page.

58. (currently amended) A system for tracking accounts managed by an account agent or agents, the system comprising:

an interface to a data source transmitting a baseline status of an account and an updated status of the account after a predetermined period;

a processor, communicating with the interface, the processor being adapted to:

compare the baseline status to the updated status to identify a change in level of

delinquency of the account;

generate an account metric, the account metric including a weighting

according to

at least the change in level of delinquency of the account; and

wherein the account metric is generated by multiplying an account

balance by the change in level of delinquency of the account;

wherein the change in level of delinquency of the account comprises

monthly buckets designating a number of months behind current for

the account; and

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assign a score to the account agent or agents based on the account metric,

wherein

the score is used to evaluate the account agent or agents.

59. (cancelled).

60. (cancelled).

61. (previously presented) The system of claim 58, wherein the processor is further adapted to generate the account metric by multiplying an account balance by a risk rating.

62. (previously presented) The system of claim 58, wherein the processor is further adapted to generate the account metric by multiplying an account balance by an outcome rating.

63. (previously presented) The system of claim 58, wherein the account comprises a financial account.

64. (previously presented) The system of claim 63, wherein the financial account comprises a credit account.

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65. (previously presented) The system of claim 64, wherein the credit account comprises a revolving credit account.

66. (previously presented) The system of claim 63, wherein the credit account comprises a mortgage account.

67. (cancelled).

68. (previously presented) The system of claim 58, wherein the processor is further adapted to generate an aggregate metric by aggregating the account metric for each of a plurality of accounts to generate the aggregate metric.

69. (previously presented) The system of step 68, further comprising a database storing the aggregate metric.

70. (previously presented) The system of claim 69, wherein the database is interrogatable to generate reports.

71. (previously presented) The system of claim 70, further comprising an interface to an organizational database, the processor being further adapted to communicate with the database and the organizational database to generate the reports.

72. (previously presented) The system of claim 70, wherein the reports comprise at least one of agent reports, team reports, group reports, division reports, and corporate reports.

73. (previously presented) The system of claim 58, wherein the predetermined period comprises a period less than a statement period for the account.

74. (previously presented) The system of claim 73, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

75. (previously presented) The system of claim 58, further comprising a network interface to view the account metric.

76. (previously presented) The system of claim 75, wherein the network interface comprises a Web page.

77-86. (cancelled)

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3. The following is an examiner's statement of reasons for allowance:

Regarding independent claim 39, the prior art fails to teach or fairly suggest a computerized method for tracking accounts managed by an account agent or agents, the method comprising:

generating an account metric based on the step of comparing the baseline status to the updated status, the account metric including a weighting according to at least a change in level of delinquency of the account, wherein the generating operation is performed using the processor;

wherein the step of generating an account metric comprises a step of multiplying an account balance by the change in level of delinquency of the account;

wherein the change in level of delinquency of the account comprises monthly buckets designating a number of months behind current for the account; and

assigning a score to the account agent or agents based on the account metric, wherein the assigning operation is performed using the processor and wherein the score is used to evaluate the account agent or agents. For this reason, claim 39 is deemed allowable over the prior art. Independent claim 58 is substantially similar to claim 39 and is therefore allowed for similar reasons. Claims 42-47, 49-57, 61-66, and 68-76 are allowed based on their dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's Supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO

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Customer Service Representative or access to the automated information system, call
800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Hani M. Kazimi/

Primary Examiner, Art Unit 3691